

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-19467-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  
Sandra Mercado  
445 Fern Pl  
Elizabeth, NJ 07202-2705  
Social Security No.:  
xxx-xx-7688  
Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 7/18/19  
Time: 02:00 PM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Edward Hanratty, Debtor's Attorney,

COMMISSION OR FEES  
\$1,538.00

EXPENSES  
\$14.48

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Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: June 11, 2019  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sandra Mercado  
 Debtor

Case No. 17-19467-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db Sandra Mercado, 445 Fern Pl, Elizabeth, NJ 07202-2705  
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd.,  
 Winterville, NC 28590-8872  
 516814743 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)  
 516814746 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 516857440 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516814749 First Premiere Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
 516814751 Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 516872104 +National Collegiate Student Loan Trust 2007-3, PO Box 4275, Norcross, GA 30091-4275  
 516814757 #PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 516814759 SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
 516814762 Target, PO Box 660170, Dallas, TX 75266-0170  
 516895539 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657  
 516814765 Wells Fargo Dealer Services, PO Box 168048, Irving, TX 75016-8048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 11 2019 23:39:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 11 2019 23:39:45 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516814742 E-mail/PDF: gecsedirecoverycorp.com Jun 11 2019 23:46:33 Amazon, PO Box 960013,  
 Orlando, FL 32896-0013  
 516875899 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:38:36 Amerimark,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516814744 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 11 2019 23:39:32 Brylane Home,  
 PO Box 659728, San Antonio, TX 78265-9728  
 516814745 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 11 2019 23:47:22 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516814747 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 11 2019 23:39:32 Comenity Bank,  
 PO Box 182273, Columbus, OH 43218-2273  
 517067046 +E-mail/Text: bncmail@w-legal.com Jun 11 2019 23:39:57 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 516895266 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Country Door,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516814748 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Direct Charge, 1112 7th Ave,  
 Monroe, WI 53566-1364  
 516895268 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Direct Charge,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516814750 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Ginny's, 1112 7th Ave,  
 Monroe, WI 53566-1364  
 516895269 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Ginny's,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516928866 E-mail/Text: bkr@cardworks.com Jun 11 2019 23:38:36 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516814752 E-mail/Text: bkr@cardworks.com Jun 11 2019 23:38:36 Merrick Bank, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 517045861 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 11 2019 23:39:44 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 516814753 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Midnight Velvet,  
 1112 7th Ave, Monroe, WI 53566-1364  
 516895267 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Midnight Velvet,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516814754 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Montgomery Ward,  
 1112 7th Ave, Monroe, WI 53566-1364  
 516895270 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Montgomery Ward,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516814755 E-mail/PDF: gecsedirecoverycorp.com Jun 11 2019 23:46:34 Old Navy, PO Box 530942,  
 Atlanta, GA 30353-0942  
 516814756 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 One Step Ahead, PO Box 2866,  
 Monroe, WI 53566-8066  
 517068239 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 11 2019 23:58:31  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 517068337 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 11 2019 23:46:43  
 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067,  
 Norfolk VA 23541  
 516908086 E-mail/Text: bnc-quantum@quantum3group.com Jun 11 2019 23:39:40  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 516814758 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Seventh Avenue, 112 W 7th St,  
 Monroe, WI 53566-1099

District/off: 0312-2

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Jun 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516895265 +E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Seventh Avenue,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516814760 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:38:37 Stoneberry, PO Box 2820,  
Monroe, WI 53566-8020  
516814761 E-mail/PDF: gecsedirecoverycorp.com Jun 11 2019 23:46:33 Synchrony Bank, PO Box 105972,  
Atlanta, GA 30348-5972  
516814763 E-mail/Text: bankruptcy@td.com Jun 11 2019 23:39:51 TD Bank, 1701 Marlton Pike E,  
Cherry Hill, NJ 08003-2390  
516875554 +E-mail/Text: bncmail@w-legal.com Jun 11 2019 23:39:57 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516814764 E-mail/Text: bankruptcy@sccompanies.com Jun 11 2019 23:40:54 Through the Country Door,  
1112 7th Ave, Monroe, WI 53566-1364

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517065864\* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series  
2006-HE3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Debtor Sandra Mercado thanratty@tomeslawfirm.com,  
ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5